

rather than being responsible and giving you the opportunity to decide whether you want to actually acquire that particular good or purchase. Today we have changed that. We let the consumer decide. We begin by saying there will be credit limits. If you want to opt out of that, you can. But it gives you the opportunity to be notified when you are going to exceed that limit so you don't find yourself behind the 8 ball and paying penalties you would rather not pay and would like to be notified when that is the case.

Imagine this: Here we are a decade into the 21st century. My 7-year-old runs a computer at home. My 4-year-old is trying to figure it out. Credit card companies want to charge fees if you pay your bills electronically. You can file your income taxes, you can engage in all sorts of economic behavior through the Internet today. But credit card companies want to penalize you if you pay your bills electronically or by phone or by some other means other than mail. Again, it is a further egregious example of an industry that is more interested in trying to trip you up, trying to make it more costly for you to use their cards than they are trying to assist you economically.

I could go on for the entire rest of the evening citing story after story in my State, as I am sure every other Member could, examples of abusive, outrageous behavior.

We have spent a long time over these last number of weeks and months talking about what needs to be done to get banks and other financial institutions in shape. I don't regret that. That was the right thing to do. But it is long overdue that we also try to do something on behalf of the people who utilize these services, whether it is trying to mitigate foreclosure of their homes or trying to see to it they don't get ripped off by a credit card company. In the next 48 hours, we are going to do that for the first time in the history of this body.

Twenty years ago, I started on this issue. I never got much more than 30 votes. When the bankruptcy reform bill was up, I tried to deal with credit cards. It got 32 votes. I tried to do some of the things for which I believe we will have an overwhelming vote in the next day or so. I believe our constituents will welcome the fact that the Senate of the United States, along with the other body which has acted on this issue already, is responding to their concerns. They are talking about it every day. They are wondering whether their interests will be part of this debate. This bill may not do everything everyone would like, but I believe it is a major step in the right direction. It addresses many of the major concerns raised over these many weeks and months and years that these matters have been growing in terms of their impact on people and their ability to survive on a daily basis economically.

Again, I thank my colleagues from the Banking Committee, Democrats

and Republicans, Senator SHELBY, former chairman of the committee. We got it out of committee by one vote. The Presiding Officer is a member of the committee. By a vote of 11 to 12 we happen to be here. We would have lost this issue had we lost one other vote. But our colleagues in the committee stood with us and, by the thinnest of margins, we were given the right to be here tonight to talk about this.

The vote of this body will be far greater than a one-vote margin when it comes to passing this legislation. We have an American President who has been utilizing the Office of the Presidency to talk about this issue. He has had press conferences, met with consumers. He talked about it on his radio broadcast on Saturday. He is creating the kind of environment where this legislation will become the law of the land.

I may not get many more opportunities, with the amendments to be considered tomorrow, to address the overall consideration of this bill.

Let me say that to the card companies as well, I appreciate the fact that they have been at the table as we have worked through this. I have not isolated them. I allowed them to make their cases where we were doing things that may have gone further in terms of serving the needs of our consumers and constituents. This is a bipartisan bill. That is something I try to achieve on every matter I am involved in directly. I don't think you can do much in this Chamber without having to reach out to each other and listen. We have done that.

To Senator SHELBY's great credit, he has joined in this effort so we have the bipartisanship our colleagues seek. I believe we will pass this legislation and provide some relief for the people of our country at a time when they need it desperately. There has never been a moment in recent past history when constituents and the citizens of this country needed more help from their Government, whether it is home foreclosures, a loss of jobs, tuition, health care problems—all of those issues are affecting millions of people. While this bill will not solve all the problems, for the first time ever it will provide some relief in a very important area—the availability of credit and the use of credit cards and the need that people have on a daily basis to have access to that credit to provide for themselves and their families.

I see my good friend and colleague from Nebraska.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nebraska.

Mr. NELSON of Nebraska. I thank my colleague from Connecticut and extend to him appreciation for an outstanding job with this credit card bill. He has done outstanding work bringing the parties together, putting together a bipartisan effort. I congratulate him on that and look forward to having him move forward.

MEASURING PROGRESS IN AFGHANISTAN AND PAKISTAN

Tonight I rise to discuss the administration's supplemental funding request for the ongoing challenges in Afghanistan and Pakistan. The administration is putting in place a new strategy for that region, and it comes at a crucial time. U.S. diplomats, military servicemembers, humanitarian groups, and our coalition partners have all worked to battle terrorists and establish more stability in that region since the terrorist attacks of 9/11. Yet today, al-Qaida and the Taliban, along with other extremist allies, remain a destabilizing and dangerous force. Across the region, there is too much violence, too much social and economic turmoil, and too little opportunity in the lives of the Afghan-Pakistani people.

The administration's strategy is undergoing modifications as we speak. I support the move this week by Defense Secretary Gates to select a new United States military commander for Afghanistan. In my view, it is vitally important we get both the evolving strategy right and that we have the right way to assess the strategy going forward.

Since early this year, I have pressed the administration and military officials on the issue of developing progress measurements for Afghanistan and Pakistan. I have been pleased to hear their support. We have heard the administration is developing standards and measurements to evaluate a strategy for the region, at least internally. We need to go further.

My purpose is straightforward. It is an outgrowth of bipartisan work that I undertook several years ago during the war in Iraq. I was troubled because many people seemed to be looking at the same set of facts during several sessions of terrible violence, but one group concluded that we were losing while another determined we were winning. In response, I helped draft bipartisan legislation with Senators JOHN WARNER, SUSAN COLLINS, and Senator CARL LEVIN that Congress approved and President Bush signed into law. We established 18 benchmarks or measurements of economic, military, and diplomatic efforts in Iraq. The benchmarks helped Congress and the American people gain a better understanding of our successes and our challenges in Iraq. They helped play down a partisan debate over whether we were winning or losing.

One important point I would like to make tonight is we didn't dictate what the benchmarks should be. They were suggested by the administration, military leaders, and the Iraqi Government. We did require the administration report to Congress, and the reporting provided valuable and objective information to the American people about how things were going in Iraq, from efforts to reduce insurgent attacks to the Iraqi Government working out distribution of oil royalties.

Just as I didn't support tying the previous administration's hands in Iraq by

setting arbitrary time lines for troop withdrawal or dictating specific measures in progress, I don't support that approach with this administration either. Still, I will continue working with this administration to bring specific progress measures or benchmarks out into the public eye.

Last week I wrote a letter to Senate Appropriations Committee Chairman INOUE and Ranking Member COCHRAN urging them to include a requirement for progress measurements in the fiscal year 2009 supplemental appropriations bill. I was pleased to learn today that the committee markup of the supplemental bill we are scheduled to take up tomorrow does include the two elements I have sought. I understand that the bill will require the President to submit an initial report to Congress this year and subsequent reports to assess whether the Governments of Afghanistan and Pakistan are doing enough toward continuing the President's new strategy. In short, are they doing their part?

The bill also outlines general areas to measure the success of that strategy or what I refer to as benchmarks. Timely and regular status reports will enable the American people to gain an understanding of whether the strategy is working or should be altered. In fact, it will be transparent.

I look forward to the administration defining more clearly the progress measures to evaluate that strategy and to them becoming public. We all want the mission of the United States in Afghanistan and Pakistan to succeed. The more we know about whether we are achieving goals tied to the mission, the more Congress and the American public will be able to support our military, economic, and diplomatic efforts going forward. For too long our standards to measure success in Iraq were vaguely defined. That led to the partisan disputes over U.S. strategy and uncertainty in the minds of the American public. The controversies didn't provide American servicemembers fighting the war with the unity of purpose and support they deserve. Now in Afghanistan and Pakistan, the American people should receive a clear explanation of the mission, an objective set of measures by which to evaluate it going forward, and regular status reports on the mission's progress.

As the Federal Government asks for further sacrifice from our citizens and as we are forced to continue putting our men and women in uniform in harm's way, Congress must provide all available tools to achieve success. We should provide nothing less.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. BENNET). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. DODD. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

MORNING BUSINESS

Mr. DODD. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

TRIBUTE TO MARTIN SINNOTT

Mr. DURBIN. I rise today to congratulate Martin Sinnott on his retirement as president and CEO of Kids Hope United. Throughout his career, Marty served Illinois' children and families, first at the Illinois Department of Children and Family Services, then The Youth Campus, and finally Kids Hope United. After 30 years of success in the nonprofit social services, Mr. Sinnott is ready for a change of pace.

Marty Sinnott is a native Chicagoan. He earned his undergraduate and graduate degrees from the University of Chicago. His first job after college was with the Illinois Department of Children and Family Services. There, he started as a social worker and over the course of ten years rose to become administrator of resource development and utilization.

After Marty left DCFS, he continued his work on behalf of needy Illinois children as president and CEO of The Youth Campus, a child welfare agency in Chicago. During his tenure at The Youth Campus, he increased the organization's revenues from \$1 million to \$13 million. And more importantly, he led the organization's growth so it was serving six times as many kids.

Since 1999, Marty has been with Kids Hope United, a Chicago-based private nonprofit child and family services agency. As chairman and CEO, Mr. Sinnott led a multistate expansion that tripled revenues and, again, increased the number of children and families the agency reached. Kids Hope United now has a 900-person staff, an annual operating budget of \$55 million, and a scope of services that reaches families in Illinois, Missouri, Wisconsin, and Florida.

I commend Marty Sinnott for his decades of service to the children and families of Illinois. Congratulations go out to him and his family on his retirement from Kids Hope United. We wish you many years of continued success.

DEPARTURE OF GREECE'S AMBASSADOR TO THE U.S.

Mr. KERRY. Mr. President, through my duties in the Senate I have an opportunity to work with many foreign ambassadors to the United States. I rise today to mention the contributions of one ambassador who is leaving Washington and returning to Athens, Greece, to serve his country at the Foreign Ministry: Ambassador Alexandros Mallias.

Ambassador Mallias worked hard to represent Greece and its historic cul-

ture—shared by three million Americans of Greek descent—to the United States and our Government. While the U.S. and Greece are strategic partners, working in concert on a host of issues from Afghanistan to anti-piracy operations, our shared values transcend our interests, and we hold in common a longstanding respect for democracy and freedom, whether in Boston or in Athens.

During his tenure, Ambassador Mallias was particularly active with Congress, and held many presentations and briefings for Senators, Members of Congress and their staffs. I especially appreciate his efforts in helping make the recent visit of Greece's Foreign Minister, Dora Bakoyannis, whom I had the pleasure to host at a Working Coffee of the Foreign Relations Committee, so productive. The Ambassador was also involved with think tanks, advocacy groups, grassroots organizations and universities, traveling widely in the U.S. to engage civic leaders, Greek Americans, students and other people on important bilateral issues. His work with Jewish and African American communities was also significant, earning him numerous commendations, including a Martin Luther King Award.

Many of us in Congress will miss his fine work and I wish him the very best.

TRAVEL PROMOTION ACT OF 2009

Mr. DORGAN. Mr. President, yesterday I introduced, with Senators ENSIGN, INOUE, MARTINEZ, KLOBUCHAR, and others, the Travel Promotion Act of 2009. We seek with this bill to increase travel to the U.S. and rebuild the country's place in the global travel market. After 9/11, the number of overseas travelers to the U.S. decreased dramatically and has still not recovered. In addition, the current U.S. economic downturn has caused many American families to cut back on vacation plans and our travel industry is struggling.

Travel and tourism are a crucial part of our economy. Travel expenditures in the U.S. are estimated to be \$775.9 billion for 2008. Yet other countries have gained market share to our detriment. Foreign travelers are going elsewhere.

The absence of Federal leadership in travel promotion has resulted in States having to step in to fill that void. An example is the effort made by my home State of North Dakota, where tourism is the State's second largest industry. Research by North Dakota State University found that in 2007 out-of-State visitors spent \$3.96 billion in North Dakota. The investment that North Dakota made to encourage travel and tourism has reaped enormous benefits. But we can only imagine how many tourists would enjoy each of our States if we did not just leave the promotion to the States, but made that investment as a Country.

The lack of a coordinated Federal campaign creates a comparative disadvantage with countries that have